

RAO Newsletter #2021-4 - Q&A: TRICARE FOR LIFE Expert Discusses How You Get Coverage

FALLS CHURCH, Va. – Oct. 1, 2021, marked the 20th anniversary of [TRICARE For Life](#) (TFL). Congress created TFL as Medicare-wraparound coverage in 2001 in order to extend TRICARE coverage to Medicare-eligible military retirees and their family members. Prior to the establishment of TFL, military retirees and their family members lost their TRICARE coverage when they became eligible for Medicare. Today, there are about 2.1 million beneficiaries using TFL, according to the [Department of Defense](#).

So, how do you qualify for TFL? We recently caught up with Anne Breslin, the TFL program manager at the Defense Health Agency, to ask about who is eligible for TFL. If you want to learn more about TFL, check out the Q&As below.

TRICARE: Medicare is managed by the Centers for Medicare & Medicaid Services, and TFL is managed by the Department of Defense. How do the two agencies work together? And how would you describe TFL?

Breslin: Since its establishment 20 years ago, TFL has extended comprehensive health coverage to retired service members and their family members who are eligible for both Medicare Part A and Part B and TRICARE. TFL is Medicare-wraparound coverage. This means Medicare and TRICARE work together to coordinate your benefits and reduce your out-of-pocket medical costs. What you pay out of pocket for care will depend on whether or not the care you receive is covered by both Medicare and TRICARE. You'll pay nothing out of pocket for services covered by both [Medicare](#) and [TRICARE](#). But you'll pay out of pocket for care that isn't covered by either Medicare or TRICARE.

In order to have TFL when eligible, you must have both Medicare Part A and Part B. This is regardless of where you live, whether you live in the United States or in another country. Although Medicare is only available in the United States and U.S. territories, TFL can be used worldwide. TFL beneficiaries can continue to fill their prescriptions through the [TRICARE Pharmacy Program](#). So, you don't have to purchase [Medicare Part D](#) (Medicare prescription drug coverage) unless you want to.

TRICARE: So there's no TFL without Medicare Part A and Part B. But what are Part A and Part B?

Breslin: Medicare Part A and Part B are the two parts of Medicare known as "Original Medicare" that are critical for you to be eligible for TFL. [Medicare Part A](#) is hospital insurance. It provides coverage for inpatient hospital care, skilled nursing care, hospice care, and some home health care. [Medicare Part B](#), on

the other hand, is medical insurance, and it has a monthly premium. The [Part B premium](#) is taken from your monthly [Social Security](#) retirement or disability payment. If you aren't receiving either of these payments, you'll receive a bill every three months for your premiums. Medicare Part B covers care that you receive as an outpatient from your primary care or specialty physicians, outpatient surgery, home health care, durable medical equipment, some preventive services, and could include rehabilitation.

There's also [Medicare Part C](#) (Medicare Advantage plans) and [Medicare Part D](#) (Medicare prescription drug coverage). Part C and Part D aren't required for TFL coverage.

TRICARE: How do you know if you're eligible for TFL?

Breslin: One of the key things to know about TFL is that it's an individual entitlement. This means coverage is only for the individual who's eligible for Medicare and TRICARE. Most of us become [eligible for Medicare](#) when we turn age 65. So, if your spouse has a different birthday, their entitlement to Medicare and TFL won't begin at the same time your entitlement begins. Their eligibility for [TRICARE Prime](#) or [TRICARE Select](#) continues until they turn age 65 and become eligible for Medicare Parts A and B.

TRICARE: If you're age 64, what are the steps you need to take to get TFL coverage?

Breslin: You need to sign up for Medicare Parts A and B before you turn age 65. Medicare gives us a seven-month initial enrollment period in which we can sign up for Medicare. But, in order to avoid a break between your Medicare Part A and Part B start date, we encourage TRICARE beneficiaries to sign up as soon as you can.

If your birthday falls on the first day of the month, you become eligible for Medicare on the first day of the month before the month you turn 65. Sign up for Medicare between two and four months before the month you turn 65. If you sign up later, you'll have a gap between your Medicare Part A start date and your Part B start date. And anytime you have Medicare Part A only, you're ineligible for TRICARE.

If your birthday falls after the first day of the month, you become eligible for Medicare on the first day of the month you turn 65. You can sign up between one and three months before the month you turn 65. This will ensure that your Medicare Part A and Part B will begin on the same day, and therefore, you won't have a gap in your TRICARE coverage.

TRICARE: After signing up for Medicare, do you then have TFL coverage?

Breslin: No. Medicare Part A and Part B don't begin the day you sign up. TFL begins the first day that you have Medicare Part A and Part B. The start date varies depending on when you sign up. There are no TFL enrollment forms to complete or enrollment fees. Once you show as eligible for TRICARE in the [Defense Enrollment Eligibility Reporting System](#) (DEERS) and you have Medicare Part A and Part B, then you automatically have TFL coverage. It's automatic because the Defense Department receives Medicare data from the [Centers for Medicare & Medicaid Services](#).

TRICARE: This doesn't cover all there is to know about TFL. Where would you recommend to go to learn more?

Breslin: On the TRICARE website, there are several [TFL resources](#). The [TFL page](#) is a good starting point. I highly recommend that you download and review the additional resources:

- The *TRICARE For Life Handbook* has a lot of details about the program and frequently asked questions.
- The *TRICARE and Medicare Turning Age 65 Brochure* is a vital resource for those who will be turning 65. It gives you all the specifics that you'll need to get started with TFL.
- If you're under 65 and entitled to Medicare, the *TRICARE and Medicare Under Age 65 Brochure* is for you.

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